

<b>LOAN PROGRAM</b>	<b>Unsubsidized Federal Direct Stafford Loan</b>	<b>Federal Direct Graduate PLUS Loans</b>
<b>Eligible Borrowers</b>	US citizens & Eligible non-citizens who are enrolled at least half-time	US citizens & Eligible non-citizens who are enrolled at least half-time
<b>Credit Criteria</b>	None, federally guaranteed	Subject to credit check
<b>Available Amounts</b>	Cost-based: Cost minus other financial aid Annual maximum: approximately \$42,722-47,166, depending on year in school.	Cost-based: Cost minus other financial aid Annual maximum: Cost of attendance minus other financial aid
<b>Interest Rate</b>	8.08% fixed for loans disbursed from 7/1/24 to 6/30/25 7.05% fixed for loans disbursed from 7/1/23 to 6/30/24 6.54% fixed for loans disbursed from 7/1/22 to 6/30/23 5.28% fixed for loans disbursed from 7/1/21 to 6/30/22 4.30% fixed for loans disbursed from 7/1/20 to 6/30/21 6.08% fixed for loans disbursed from 7/1/19 to 6/30/20. 6.6% fixed for loans disbursed from 7/1/18 to 6/30/19. 6.0% fixed for loans disbursed from 7/1/17 to 6/30/18 5.31% fixed on loans disbursed from 7/1/16 to 6/30/17. 5.84% fixed for loans disbursed from 7/1/15 to 6/30/16. 6.21% fixed for loans disbursed from 7/1/14 to 6/30/15. 5.41% fixed for loans disbursed from 7/1/13 to 6/30/14. 6.8% fixed on loans disbursed from 7/1/06 to 6/30/13. Capitalizes once at repayment.	9.08% fixed for loans disbursed from 7/1/24 to 6/30/25 8.05% fixed for loans disbursed from 7/1/23 to 6/30/24 7.54% fixed for loans disbursed from 7/1/22 to 6/30/23 6.28% fixed for loans disbursed from 7/1/21 to 6/30/22 5.30% fixed for loans disbursed from 7/1/20 to 6/30/21 7.08% fixed for loans disbursed from 7/1/19 to 6/30/20. 7.6% fixed for loans disbursed from 7/1/18 to 6/30/19. 7.0% fixed for loans disbursed from 7/1/17 to 6/30/18. 6.31% fixed for loans disbursed from 7/1/16 to 6/30/17. 6.84% fixed for loans disbursed from 7/1/15 to 6/30/16. 7.21% fixed for loans disbursed from 7/1/14 to 6/30/15. Fixed at 6.41% for loans disbursed from 7/1/13 to 6/30/14. Fixed at 7.9% for loans prior to 7/1/13. Interests capitalizes once at repayment.
<b>Grace Period</b>	6 months, interest accrues on the loan.	Within 60 days after final disbursement.
<b>Fees</b>	Origination: 1.057% for loans disbursed from 10/1/24 to 9/30/25	Origination: 4.228% for loans disbursed from 10/1/24 to 9/30/25
<b>Servicing</b>	Various – Log onto <a href="http://www.studentaid.gov/">www.studentaid.gov/</a> to find you servicer	Various – Log onto <a href="http://www.studentaid.gov/">www.studentaid.gov/</a> to find you servicer
<b>Insurance</b>	Loan forgiven in the event of death or permanent total disability of borrower	Loan forgiven in the event of death or permanent total disability of borrower..
<b>Application and Further Info</b>	<a href="http://www.studentaid.gov/">www.studentaid.gov/</a>	<a href="http://www.studentaid.gov/">www.studentaid.gov/</a>
<b>Comments</b>	Entrance and Exit Interviews required.	Entrance and Exit Interviews required